

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Application No.:** 09/316,546

**Customer No.:** 22927

**Attorney Docket No.:** 99-012

**Date Filed:** May 21, 1999

**Title:** METHOD AND APPARATUS FOR PROCESSING  
CREDIT CARD TRANSACTIONS

**Applicants:** Walker et al.

**Group Art Unit:** 3693

**Examiner:** KARMIS, Stefanos  
(571) 272-6744 /voice  
(571) 273-8300 /fax

**RESPONSE and AMENDMENT**  
**to the Office Action mailed November 7, 2008**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Final Office Action mailed November 7, 2008 (Paper No. / Mail Date 20081104), please consider the following remarks.